

Fill in this information to identify the case:

Debtor 1 Frank Emery Torok II

Debtor 2

United States Bankruptcy Court for the EASTERN District of Pennsylvania

Case number 21-12867 PMM

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Ally Bank

Court claim no. (if known):

Last 4 digits of any number you use to identify the debtor's account: 8013

Date of payment change:

Must be at least 21 days after date of this notice

01/01/2022

New total payment:

Principal, interest, and escrow, if any

\$1367.80

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Payment change consistent with the terms and conditions of the home equity line of credit variable rate note. \_\_\_\_\_

Current mortgage payment: \$1399.51 \_\_\_\_\_

New mortgage payment: \$1367.80 \_\_\_\_\_

Debtor(s) Frank Emery Torok  
First Name Middle Name

Case number (*if known*) 21-12867 PMM  
Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x** /s/ Rebecca Solarz

Date 12/06/2021

Signature  
Print: Rebecca Solarz  
06 Dec 2021, 14:36:51, EST

Title Attorney for Creditor

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